

## VERIFICATION ENGINE FOR USER AUTHENTICATION

Abstract of the Disclosure

An aspect of the present invention is embodied in a system for remote user authentication. An entity that wishes to authenticate a user can contact a verification engine, which, in turn, has limited access to a plurality of databases containing personal information about the user. The personal information in the databases is collected and stored by the individual operators of the databases in the ordinary course of their business with the user. The databases allow the verification engine to access the user's personal information only through predefined queries. The verification engine presents the user with the queries and the user's responses are presented to each corresponding database operator for validation. The database operators then return a confidence indication for the verification step and the verification engine combines the confidence indication from each database operator into a combined confidence indication used in authentication of the remote user.